IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.: 09/323,715

Inventor: G. Cunningham

Assignee: Block Financial Corporation

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Examiner: T. Harbeck : AMENDMENT TO : PATENT APPLICATION

Group

Art Unit: 3628

Attorney

Docket No.: BLO1134-009B

Title: REAL-TIME FINANCIAL CARD :

OFFER AND APPLICATION :

SYSTEM

Sir:

Applicant is submitting this amendment in response to the Examiner's office action dated May 18, 2006.

- <u>AMENDMENTS TO THE CLAIMS</u> are reflected in the listing of claims which begins on page 2 of this paper.
- REMARKS begin on page 10 of this paper.